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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

CHRISTINE M. COOPER ET AL

Group Art Unit: 2164

Serial No.: 09/681,902

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For: METHOD OF ASSESSING EQUITY ADEQUACY

Technology Center 2100

Attorney Docket No.: FMC 1299 PUS / 200-0884

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
United States Patent and Trademark Office
Washington, D.C. 20231

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and § 1.97-1.98, the references listed and identified on the attached Form PTO/SB08A are being submitted herewith for consideration by the Examiner.

While this Statement is being filed in compliance with the duty of disclosure, citation of the attached references is not to be construed as an admission that any of the reference(s) are "material" as defined under 37 C.F.R. § 1.56(b).

A copy of each reference listed on the attached Form PTO/SB08A is included herewith. Consideration and entry into the record of these references is respectfully requested.

Respectfully submitted,

CHRISTINE M. COOPER ET AL

Date: August 1, 2001

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CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8

I hereby certify that this paper, including all enclosures referred to herein, is being deposited with the United States Postal Service as first-class mail, postage pre-paid, in an envelope addressed to: Commissioner for Patents, United States Patent and Trademark Office, Washington, D.C. 20231 on:

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⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.